(9) OLDER WORKERS IN AN AGING WORK FORCE

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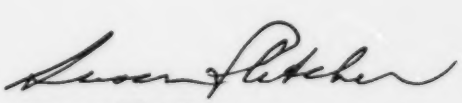
FOREWORD

The *Writings in Gerontology* Series is intended as a vehicule for sharing ideas on topical issues related to the quality of life of seniors and the implications of an aging population. It is produced as part of the National Advisory Council on Aging's mandate to publish and disseminate information and to stimule public discussion about aging.

The Council endeavours to ensure that the articles in the series provide useful and reliable information. Most of the texts are original manuscripts. Some are written by Council staff, others by experts in their fields.

This series is addressed to seniors and the people who care about their well-being. It is hoped that readers will find the *Writings* useful.

The Council welcomes comments on the topics selected as well as on the contents of the articles.



Susan Fletcher
Executive Director
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PREFACE

Issues related to an aging population are among the most challenging facing Canadian society today. And among these, **aging in the workforce** is perhaps one of the most challenging because it relates to both the individual aging worker and the broader issue of managing a labour force that is aging. This document addresses both of these areas.

People are increasingly recognizing that life can no longer be neatly divided into the traditional phases of preparation to enter the workplace, work for a single employer and retirement. The keyword will be flexibility, whether we are referring to continuing education or training, reorienting or changing careers mid-stream, or exiting and re-entering the work force numerous times over the life span.

In addition, the potential of employees to continue and even increase their level of productivity well beyond mid-career has been repeatedly substantiated by research, but workplace practices sometimes do not keep up with the growth in knowledge.

The author of this document also reminds us that in the next few decades, we may well be faced with both a shortage of personnel in some industries as well as a continuation of present trends of long-term unemployment among older workers. Many of these may find themselves constrained to retire prematurely. This evolution requires prospective analyses of market-place dynamics and future needs so that the wealth of experience and skills that the older worker represents will not be lost to our economy.

The National Advisory Council on Aging sincerely hopes that this text will provide much food for thought and will help direct the reflections of all those concerned with this subject, including older workers themselves, labour unions officials, employers and employment managers, and policy makers, to the urgent issues that need to be addressed.

We extend our special thanks to the author of this text, Dr. Joseph Tindale, Associate professor, Department of Family Studies at the University of Guelph. A former Social Sciences Chair of the Canadian Association on Gerontology, Dr. Tindale currently acts as consultant to the Canadian Mental Health Association regarding gerontological issues. He also deals with pension and work matters as Chair-elect of the Faculty Association at the University of Guelph. His other research interests include social policy and intergenerational family relations. At the request of the Council, Dr. Tindale undertook an extensive study based on a thorough literature review, multiple consultations and very insightful analysis. This study provided a wealth of material that is the foundation for this paper.

Mrs. Anne Craik, at the University of Toronto, took on the task of adapting the original text to a length and a style appropriate to NACA's *Writings in Gerontology* series; Mr. Marylise Chauvette provided translation and excellent editing services. We thank them, as well as NACA's staff, in particular, Francine Beauregard, who saw the project to fruition.

Blossom T. Wigdor

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Chairperson

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INTRODUCTION

Canada's labour force is aging. The percentage of workers aged 45 and over, which is currently estimated to be 26.6%, is expected to rise to 32.8% by the year 2000 and to 39.2% by 2010. Two major, and apparently contradictory, consequences of this aging trend are predicted by economists and social scientists: the first is that over the next 20 years there will be labour supply shortages in some specific occupational and geographical areas; the second is that, at the same time, some older workers will find themselves retired prematurely as a result of unemployment. If these forecasts are accurate, it is clear that governments and employers face a major challenge. In managing an aging labour force, ways need be found not only to ease labour shortages, but also to alleviate unemployment.

This paper discusses the situation of the older worker and the issues arising from the aging of the work force. It examines the data that have given rise to the current economic and social forecasts; it identifies policies, programs and strategies that address the major issues; and, finally, it evaluates the extent to which governments and employers have begun to recognize and deal with the problems and needs of an aging work force.

The paper contains five parts:

Part 1--Demographic Issues and Labour Market Trends, outlines the demographic changes that have resulted in the present composition of the labour market. This is followed by a discussion of changes in participation rates and an analysis of their significance.

Part 2--Retirement and Unemployment, examines three groups of workers who have "withdrawn" from the labour force: those who retire early,

those who retire at age 65 and those who retire after 65. An attempt is made to identify why people leave the labour market at markedly different ages. Unemployment of older workers is discussed at some length, with particular reference to the worker who is "discouraged" into retirement.

Part 3--Ability and Performance of an Aging Work Force, focuses on factors affecting the workplace performance of the older worker and addresses issues such as ways to compensate for age-related declines, retraining possibilities and psycho-social components of performance. The concept of the importance of a broad focus is also introduced--focusing solely on the oldest group of workers distorts the problem. The discussion emphasizes the need to focus on management of the entire work force and the need for profound changes in the way that work and retirement are organized.

Part 4--Meeting the Challenge, focuses on the kinds of policies and programs that are required to ensure flexibility in the workplace and to meet the wide range of individual needs in the workforce. Corporate and government initiatives are outlined and evaluated.

Part 5--Conclusions, summarizes the main issues.

DEMOGRAPHIC ISSUES AND LABOUR MARKET TRENDS

Although the aging of Canada's population is not a new phenomenon, it has accelerated recently. According to projections that do not expect a major increase in the birth rate, the proportion of the population aged 65 and over (32) will increase by over 60% by the year 2000 and 200% in the next half century. The aging of Canada's labour force is relatively recent and is the

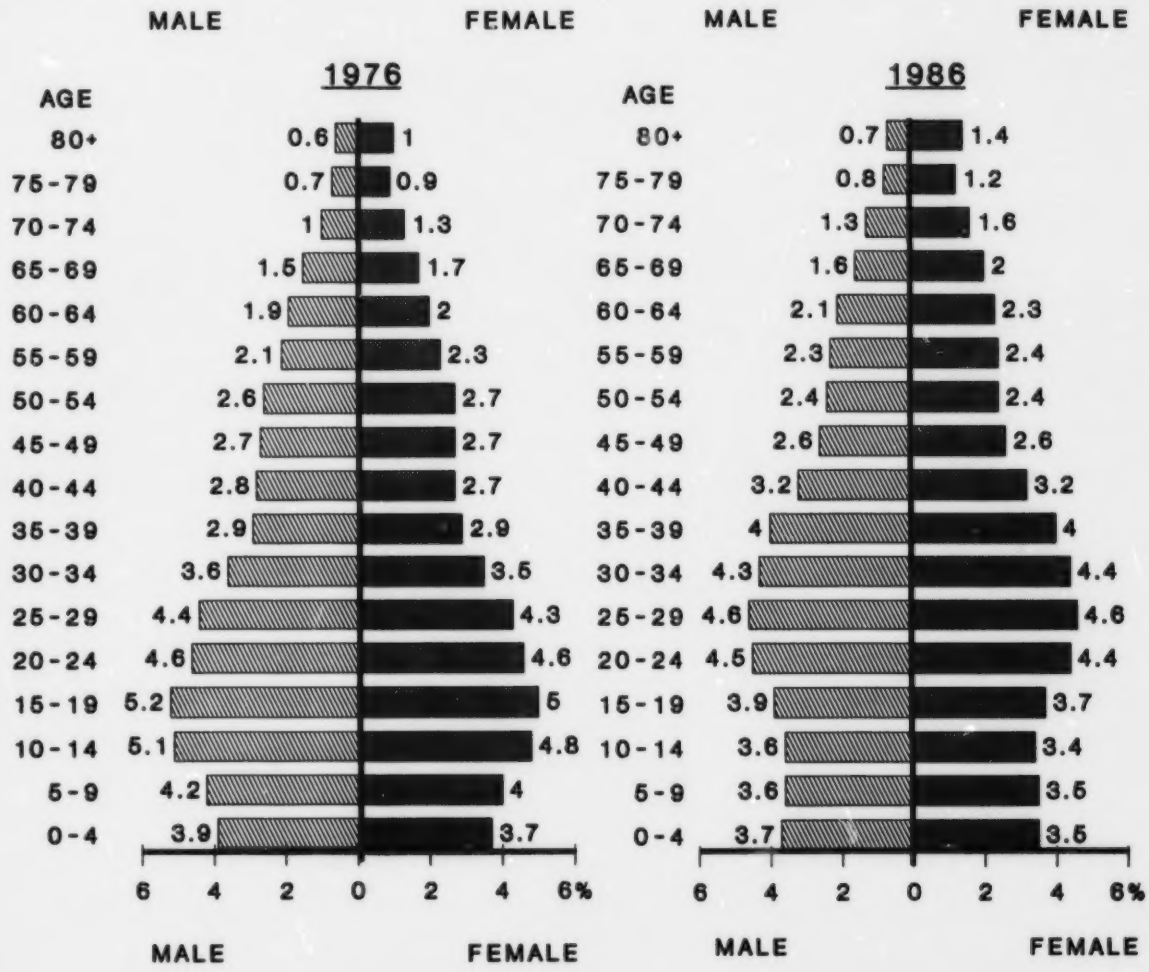
result of two demographic trends: first, fertility rates, which have been declining throughout most of this century; and, second, the large but temporary increase in birth rates following World War II, which resulted in the baby-boom generation.

The first of the baby-boomers (those born between 1947 and 1966) reached working age (here considered to be 15 and over) in 1962. During the 1960s and 1970s, as wave upon wave of new workers entered the labour market, the labour force became younger. For almost 20 years, labour force growth exceeded 3% a year. Then came the 1980s and the entry into the labour force of the much smaller "baby-bust" generation (those born between 1967 and 1979). Labour market growth dropped to an annual average of 1.8%.

Figure 1, showing population pyramids for 1976 and 1986, clearly illustrates the process. In the 1976 pyramid, the 20-year baby-boom is easily identifiable as a bulge towards the base of the pyramid, encompassing the four cohorts between the ages of 10 and 29. As yet, only three of the four have entered the labour market. By 1986, the baby-boom cohorts have moved up to the 20-39 age group and the two younger cohorts are considerably smaller.

FIGURE 1

POPULATION PYRAMIDS, CANADA, 1976 and 1986



Source: Statistics Canada. 1976 Census of Canada. Catalogue No. 92-823, Table 11.
Statistics Canada. 1986 Census of Canada. Catalogue No. 93-101, Table 3.

During the 1990s, labour force entry cohorts will remain small while the older baby-boomers will reach the over-45 age group. As the baby-boom generation ages, an ever growing proportion of the labour force will enter the over-45 age group.

Declining fertility rates and the concomitant aging of the labour force are not unique to Canada. They are experiences common to all industrialized countries, as is another widespread accompanying phenomenon--a decline in labour force participation. In some countries, these two trends have led, or are leading, to a shortage of labour. Canada, it appears, will be no exception.

Table 1
Labour force participation rates by age and sex
Canada, 1981-1988,
annual average percentages

	25-54 years			55-64 years		
Year	**Total**	**Males**	**Females**	**Total**	**Males**	**Females**
1981	78.8	94.9	62.7	53.4	75.1	33.7
1982	78.6	93.9	63.4	52.8	73.6	33.8
1983	79.4	93.8	65.1	52.1	72.3	33.5
1984	80.2	93.4	67.0	51.4	71.1	33.3
1985	81.0	93.7	68.5	51.3	70.1	33.8
1986	81.9	93.8	70.1	50.4	68.6	33.4
1987	82.7	93.9	71.7	50.2	66.5	35.0
1988	83.5	93.7	73.4	50.6	66.6	35.5

Source: Statistics Canada. (1989). *Labour Force Annual Averages, 1981-88.* Ottawa. Catalogue 71-529.

The figures in Table 1 establish a couple of important points regarding labour force participation. First, male participation in cohorts of persons 25-54 years old and 55-64 has declined between 1981-1988. This has occurred most dramatically among males 55-64 years old, whose participation dropped by 8.5% during this period. The situation for females is quite different. The participation of women aged 25-54 years increased in this period from 63% to 73%. Among women aged 55-64 years, their rate of participation in the labour force increased only slightly, from 34% to 36%. These figures indicate that, while young and middle-aged women are continuing to swell the labour force, older women are leaving as fast as others join. When the influx of young women workers levels off, their participation pattern as they age will likely resemble that of men.

Table 2 gives a picture of the Canadian labour force in 1988. The totals at the bottom show that the labour force numbered just over 13¼ million people in that year, and that two out of every three people of working age considered themselves to be part of the labour force. Participation rates vary considerably across different age groups. In the two younger age groups, almost 70% of the 15- to 24 year-olds were in the labour force, and nearly 85% of the 25- to 44 year-olds (figures not shown). The figures show that these proportions vary by gender, and, despite an increase over previous decades, participation rates for females are lower than those for males. As well, female unemployment rates are higher, except in the youngest age groups.

Table 2
Labour force characteristics, Canada, 1988

Age/Gender Group	Labour Force (Millions)	Participation Rate (%)	Unemployment Rate (%)	Employ/Pop Ratio (%)
15-24	1.42	72.2	12.9	62.9
25-44	3.92	94.4	6.5	88.3
45-64	1.94	80.0	5.4	75.7
65+	.13	11.5	-	11.3
Total Males	**7.42**	**76.6**	**7.4**	**70.9**
15-24	1.28	66.9	11.0	59.6
25-44	3.20	75.5	7.8	61.6
45-64	1.29	51.8	6.6	48.4
65+	.06	3.9	-	3.8
Total Females	**5.85**	**57.4**	**8.3**	**52.6**
Total Both Sexes	**13.27**	**66.7**	**7.8**	**61.6**

Source: *The Labour Force - Annual Averages, 1981-88.* Ottawa: Statistics Canada. Catalogue 71-529 Occasional.

Participation rates show a marked decline with age for both sexes: for males, from a high of 94.4% at age 25-44 to 11.5% at age 65+; and for women, from a high of 75.5% to 3.9%.

Further breakdown of figures in the 45-64 age group (figures not shown) shows that participation rates for the 45-54 age group are much higher than those for the 55-64 group. For men, participation drops from 91.5% to 66.6%

and for women from 66.6% to 35.5%. These rates, particularly the rapid declines after age 54, very clearly reflect the phenomenon of early retirement.

In the over-65 group, the breakdown of the figures into two groups, 65-69 and 70+, shows that most people who work beyond the age of 65, do so for less than five years. For the 65-69 group, the participation rate for men is 18.1%, for women 7.2%. In the 70+ group, rates are 7.2% and 2.2% respectively.

Table 3
Full-Time and part-time employment by age and sex
Canada, 1986,
annual averages

	25-54 Years (%)			55-64 Years (%)	
Full-Time	97.8	78.2	Full-time	95.1	72.2
Part-Time	2.2	21.8	Part-time	4.9	27.8

Source: Adapted from: Akeyeampong, E. (1987). Older workers in the Canadian labour market, Table 5, p. 96. In *The Labour force*, 43. Catalogue 71-001. Ottawa: Statistics Canada.

The data in Table 3 illustrate the extent to which people turn, or are forced to turn, to part-time work as they grow older. Men and women are each more likely to work part-time as they grow older. Women are more likely than men to work part-time at any age, and women show a greater growth in part-time work in the 55- to 64-year-old cohort than do men of the same age. This is due in part to the fact that women of all ages are more likely than men to have heavy caregiving responsibilities, first for children and later for spouses and aging kin.

Table 4
Employment of older workers at some time during the year 1986, by province and sex

Age Groups	Men (%)	Women (%)
Canada		
45-69 years	75.0	45.1
45-64 years	83.3	52.4
By Province-Age 45-69 years		
Newfoundland	64.8	32.1
Prince Edward Island	69.2	46.2
Nova Scotia	65.2	36.4
New Brunswick	68.1	37.7
Quebec	70.7	37.5
Ontario	78.5	48.7
Manitoba	78.8	52.5
Saskatchewan	79.2	54.1
Alberta	79.2	53.9
British Columbia	73.8	45.8

Source: Adapted from: Employment and Immigration Canada. (1989). *Canada's older workers: A profile of their 1986 labour market experience*. Catalogue 71-208. Ottawa: Statistics Canada.

Table 4 illustrates a geographical distribution of employment among older workers. The figures indicate several points worthy of note. First, two sets of figures for Canada as a whole reveal a steep decline in labour force participation for both males and females over 64. Second, there is an east-to-west progressive increase in participation by males and females, excepting

British Columbia. The Eastern provinces have higher levels of unemployment than does Central Canada. The Prairies, in comparison to Central Canada, still have enough farm workers to allow a greater proportion of people to work up to and beyond 65 years of age. The participation levels in British Columbia fall between those of Quebec and Ontario.

As the figures and tables illustrate, decline is the overriding characteristic of labour force participation in recent history, particularly for men. With the baby-boom generation now completely absorbed into the labour market, labour supply shortages are likely to occur in some specific occupational and geographical areas over the next 20 years. If the shortage is to be minimized, more workers, both under 65 and over 65, will need to stay in the labour market. Before considering how this might be done, those who have withdrawn from the labour market and those who are unable to find work are examined more closely here in an attempt to discover who withdraws from the labour market, when and why.

RETIREMENT AND UNEMPLOYMENT

Early retirement--contributory factors

Income

Throughout this century, early retirement has become ever more common. In the United States, Gratton (44), Clark (24) and many other authors (see Note 1) have noted that as wages and social security benefits received by workers rose through the 20th century, employees responded by leaving the work force earlier. The same tendencies have been found here in Canada where

higher levels of individual income and the growth of both government and private pension plans have been shown to coincide with declining labour force participation.

Economically speaking, older workers who have retired are more financially secure than was the case 15 to 20 years ago. The retirees' income has risen relatively faster than that of younger people because during this period public sources of income have been better protected from inflation and economic downturns in the economy than have wages. As well, public sources of income currently contribute a greater proportion of total income than ever before. This is true despite the fact that private pensions provisions have also improved somewhat (Lindsay and Donald, 61).

In 1971, the still developing Canada Pension Plan/Quebec Pension Plan (CPP/QPP) contributed only 2% to the total income of Canada's elderly population. By 1986, this figure had increased to 14%. McDonald and Wanner (64) note that the accelerated decline in labour force participation among men aged 55-64, which started around 1970-71, closely follows the boost to federal pensions provided by the Guaranteed Income Supplement (GIS) and CPP/QPP between 1969 and 1971.

The increased number of women beneficiaries has also enhanced the importance of the CPP/QPP in particular, and public income sources in general (61). The importance of this fund would be further strengthened were it not for the fact that, as of 1987, full-time working women were still earning less than two-thirds the salary of men working full-time. As well, the fact that most of the jobs enabling women to enter the work force are low paying means this wage gap is not likely to narrow in the near future (93). Nevertheless, the

increasing tendency of women to leave the labour market between the ages of 55 and 64 suggests that their response to the earnings replacement offered by GIS and CPP/QPP is similar to that of men.

Another significant factor is the growth of private pension plans. In 1960, 27.8% of the total labour force had membership in some form of private plan; by 1980, this had grown to 37%. As with public pension coverage, women lag behind and are likely to continue to do so, but, all in all, improved public and private benefits will make it easier for Canadians to retire early.

Health

Some people are not able to work because of poor health. The Statistics Canada Retirement Survey of 1975 reported poor health as the most stated reason for men retiring at any age up to 64 (23). A Statistics Canada research report in 1980, using Monthly Labour Force data for men aged 55-64, found that health was the major reason cited for labour force withdrawal.

Health is more likely to be a reason for retirement for blue-collar workers than for white-collar workers. Ciffen and Martin (23) found that just over 11% of Canadian men in managerial, professional or technical occupations cited poor health as a reason for retirement at any age, compared to 38% of blue-collar workers. McDonald and Wanner (64) note that the retirement rate of blue-collar workers aged 55-64 is greater than that of white-collar workers of the same age group, and they suggest that this phenomenon is consistent with findings in the United States that the physically demanding nature of much blue-collar work contributes to this pattern.

Unemployment

A large part of the decline in participation is attributable to individuals choosing to take early retirement; at the same time, another significant proportion of the decline is accounted for by unemployment among older workers (60; 77). These are the people who have either been unable to find work or who have stopped trying and joined the ranks of "discouraged workers". When this happens, it can be argued that we are witnessing unemployment in the guise of retirement (77; 102).

The discouraged worker, however, is not likely to achieve a satisfactory retirement. Diamond and Hausman (33), reporting U.S. longitudinal data on voluntarily retired and forcibly retired (unemployed) persons, note that those with the lowest permanent income are likely to endure longer periods of unemployment when searching for work. They keep searching because they cannot comfortably afford to retire. These people are looking for work at the same time as other older workers are increasingly in demand. If a policy shift should occur and early retirement incentives are cut back to keep those in demand on the job, those not in demand will suffer. The consequence of such a policy change will be even longer periods of unemployment for those already most vulnerable (33).

The situation in the U.S.A. has recently provided a case in point. As that country moves into a period of labour shortages at the same time as a large number of persons continues to take advantage of early retirement options, the federal government sent the pendulum swinging in the direction of a work retention model. Legislation was rewritten to compensate for the rising cost of paying off increasing numbers of eligible pension beneficiaries. Amendments

made to the Social Security Act in 1983 established that as of the year 2000 the full retirement benefit eligibility age will gradually shift from 65 to 67. As well, those who nevertheless take early retirement will find their benefits sharply reduced (Kieffer, 1984, p. 11). Semi-skilled workers, if they can avoid unemployment in later life, will have to work an extra two years to qualify for a full pension.

While some Canadian analysts reviewing benefit reduction plans for people who wish to work beyond age 65 think such plans are unworkable (80), others advocate that we move in the same direction as the U.S.A. (45).

Whether or not they are still working, all Canadians who meet residency requirements are eligible for Old Age Security (OAS) benefits at age 65. Recent amendments to the CPP/QPP enable people to qualify for benefits beginning at age 60 if they have "...wholly or substantially ceased pensionable employment". They may also postpone initiation of benefits until age 70 and receive 0.5% more in benefits for each year postponed. People may put off receiving the pension beyond age 70, but they are only compensated additionally for the years 65-70 (49).

The policy of the Canadian federal government is more flexible than the U.S. approach and so better anticipates the needs of those who control their own work and want to stay at it beyond age 65. It also meets the needs of employers who are trying to keep workers on in the face of labour supply shortages. At the same time, it does not further impair the situation of marginally employed older persons.

A flexible policy, however, does not solve the problem of unemployment for the older worker. Since 1984, the employment rate for those over the age of 45 has fallen by 7 percentage points (43). Further, between 1985-1986, when the economy was relatively strong, the participation rate for those aged 55-64 fell a full percentage point from 51.3% to 50.3% (3).

Although conditions vary from region to region, older workers are less likely than young people to become unemployed; but if they do lose their job, they are likely to be out of work for a longer period of time than young people (79; 29; 3). Akyeampong (3) notes that "in 1986 the average duration of unemployment among workers aged 55-64 years was 31.3 weeks, almost nine weeks longer than the average recorded for younger workers (22.5 weeks).

Brennan, Taft and Schupack (16), twenty-two years ago, examined American data on union-employer contracts in an attempt to explain why the jobs of older workers are difficult to protect. In large part, their insights still hold true today and suggest why older workers suffer long periods of unemployment relative to younger people. First, some employers felt the productivity of older workers did not match that of younger ones, and costs could be kept lower by hiring more efficient young workers, especially women. And while employers today are more inclined to rate the productivity of older workers higher than they did 20 years ago (14), they still seek to hire less expensive labour, typically young and female, whenever possible. Berglind (4), reporting on the situation in Sweden, notes that even where there is social policy in place to help protect the jobs of older workers, an overall lack of demand among employers for the services of older persons has been a stronger countervailing force. Brennan, Taft and Schupack (16) also found that employers considered older workers to be generally less willing to move than

young workers, and less willing to retrain for new positions opening up to replace obsolete jobs in declining industrial settings (16) (see Note 2).

During the last major economic recession, about 82,000 workers aged 55 and over experienced permanent lay-offs (3). Approximately 41.4% of these withdrew from the labour force. McDonald and Wanner (64) suggest that these figures present "a problem of major proportions for Canadian society."

While there are and will be labour shortages in some regions and industries, it is likely on the whole that older workers in many job situations will still be vulnerable. Older workers who are less able to move geographically in search of better work situations, also considering themselves less able to take advantage of retraining programs, are able to hang on in industries avoided by highly mobile people who seek out leading-edge technology firms. As a result, older workers now tend to be over-represented in the very industries that are most likely to experience plant shutdowns and subsequent unemployment for their workers (99; 103).

Clearly, part of the solution to the unemployment problem is going to be revitalization and/or modernisation of dying industries; this, in turn, will require innovation and implementation of new techniques and technologies. For the unemployed worker, re-employment will not be a simple matter of going back to a familiar job; it will mean acquiring new skills. As a consequence, one of the major challenges of the next few decades will be to find the most effective ways to retrain workers to prepare them for the job changes they will face as industry adopts new technologies.

Retirement at 65

As mentioned in the last section, withdrawal from the labour force is very closely tied to the development of public pension programs. In fact, retirement as an acceptable social institution and as an integral phase of the occupational life cycle is relatively new. The establishment of age 65 as the "normal" retirement age is also fairly recent. In 1961, 29.3% of men remained in the labour force after age 64, and only about 12% of these retired at age 65. By 1975, labour force participation of men 65+ had dropped to 17.2%, and 22% of these retired at 65. As mentioned in an earlier discussion, women's labour force experience has been very different; nonetheless, the participation of women aged 65+ during the same years dropped from 5.9% to 4.4%.

The age of 65 is significant to this discussion because it is the age when mandatory retirement comes into effect. The fundamental issue in the ongoing debate on mandatory retirement has been whether or not mandatory retirement violates an individual's right to work as guaranteed under the Canadian Charter of Rights and Freedoms. Increasingly, individuals have contested employer and/or pension regulations that preclude their working beyond a set age, usually 65. Those in favour of mandatory retirement acknowledge that it represents age discrimination, but they argue that such discrimination is justifiable. To defend their position, they cite the reasonable limits clause in the charter, or provisions which exempt private sector employers from regulation (47).

The retentionists also maintain that prohibition of mandatory retirement would infringe on the rights of two parties (i.e., management and labour) to enter consensually into a contract with an age provision (46). Thus, Gunderson

and Pesando (46) recommend the abolition of mandatory retirement in general, but with generous exceptions where two groups with approximately equal bargaining strength may choose to contract an age provision.

About half of the Canadian work force is subject to one form or another of mandatory retirement regulation. However, because of early retirement due to financial and health considerations or of those who do not wish to work past age 65, it is estimated that only about 1% of the work force would actually seek to continue their employment past the mandatory limit. The fact that few older workers state that they are available for work suggests that most workers subject to mandatory retirement policies retire at age 65 because they do not want to remain at work. In so far as the affected number of people is quite small, abolitionists argue that the costs associated with ending mandatory retirement are relatively small and temporary (57).

There are three provinces which have specifically banned mandatory retirement based simply on age. In New Brunswick, the Human Rights Act of 1974 prohibited mandatory retirement. Manitoba followed suit in 1982, and Quebec passed similar legislation in 1983. Most employees of the federal government had retirement age restrictions removed in 1986 (76). In Europe, while only France has prohibited age limits in employment, a survey of almost 900 European executives found that there was consensus on the view that "age is far too arbitrary to be the sole criterion used in selection and promotion procedures" (2).

The people who have contested mandatory retirement legislation have typically been professionals who argue that such provisions are arbitrary and discriminatory. The landmark cases recently considered by the Supreme Court

included a group of forcibly retired university professors from Ontario, a forcibly retired professor from the University of British Columbia and a group of physicians from Vancouver General Hospital, compulsorily retired from admitting privileges. In each case, mandatory retirement was upheld; although acknowledged to be age discriminatory, it was deemed reasonable discrimination. This decision has been greeted with dismay by groups pressing for the abolition of mandatory retirement, including NACA. In a news release issued on December 7 1990, NACA chairperson Blossom Wigdor stated:

> *"Age alone is not a sufficient criterion to decide on individual competency in any particular situation. Mandatory retirement at 65 has always implied diminished capacity for all, based on age....It is unacceptable to think that the Canadian Charter would be interpreted in such a way that mandatory retirement is seen to be in society's best interest, when basic human rights are discriminated against."*

Looking at what is actually happening in the labour market, it is clear that Canada is gradually moving towards an end to mandatory retirement. While the recent court decision confirms that mandatory retirement will not disappear with a bang, by means of precedent-setting judicial decisions, it may well disappear with a whimper of attrition as the labour force shortage grows.

Retirement after 65

The number of people who remain in the labour force beyond age 65 is relatively small, but in the light of an impending labour shortage and the probable need to retain more workers, the over-65 age group is very important. Who are they and why do they choose to remain in the work force?

Canadian labour force figures for 1986 show that 123,000 men and 51,000 women over 65 were employed, representing about 1.5% of the total of employed persons. A substantial proportion, 45% of the women and 30% of the men, worked part-time, most of them--85% of the men and 79% of the women--by choice (65). It has already been noted that a large proportion of this group is aged 65-69. After 70, only 50,000 men and 17,000 women remain in employment.

Older persons may stay on the job because they need the income, because they find the work meaningful, or because the work gives meaning and status to their place in the community (83). McDonald and Wanner (64) note that most studies show little difference between the working retired (those who take on new work after retirement) and those who continue to work past age 65. Overall, the members of both groups tend to be married men and single women in good health, well educated and with upper occupational status. Financial need is also a factor, with women demonstrating a greater financial need than men. Late retirees are more likely to be self-employed than those who retire early or on time.

Conclusions

The demographic and labour participation data we have considered indicate that Canada may face a labour shortage of skilled labour within the foreseeable future. The Americans, who face a similar situation, have noted that the size of the shortage may be moderated by increased immigration and the "more efficient use of available labour and technology" (86). These factors hold true for Canada as well. Also, in Canada, the shortage will be moderated in the 1990s by a reduced number of young dependents due to the low fertility rate

among baby-boom children and by increased labour force participation by women (34). The issues are complicated by the fact that a shortage of labour in some specific occupational and geographical areas will coincide with increasing rates of unemployment in others. In addressing a labour shortage, it will be necessary to develop and implement policies and programs that also hold out hope to those who are marginally or wholly unemployed.

ABILITY AND PERFORMANCE OF AN AGING WORK FORCE

Foot (38) comments that one of the major challenges of the 1990s will be to achieve maximum productivity from an aging labour force. As part of this challenge will involve persuading older workers to remain in the work force, questions about ability and performance levels become very important. This section addresses a number of key issues such as:attitudes towards the older worker; evidence for age-related changes in performance; factors that appear to affect performance levels; and general strategies that might lead to more efficient management of an aging work force.

Attitudes towards the Older Worker

Ageism in the workplace would seem to be no less a reality today than it has been for decades, and it manifests itself in a variety of ways. Using U.S. data, Wanner and McDonald (105) found an age-related decline in earnings. Their analyses led them to conclude that these declines are related to labour market vulnerability and negative attitudes towards the productivity of older workers, rather than to an actual decline in individual productivity and to skills obsolescence.

When Bird and Fisher (7) compared their questionnaire survey data with an attitudes survey done 30 years before, they were "disappointed, but not surprised" to find "no overall improvement". A recent editorial illustrates the problem. When employers are asked to rate the performance of specific groups of workers they supervise, they rate older workers as highly as their younger staff, but when asked to comment generally on older people as workers, the negative age stereotypes resurface (1).

The very recent decision of the Supreme Court of Canada to uphold mandatory retirement is a form of age discrimination. One judgement, in particular, would appear to be based on an ageist stereotype. In the case involving physicians whose admitting privileges had been withdrawn, the court found hospital policy reasonable on the grounds that "older doctors are less able to contribute to hospitals' sophisticated practice."

Attitudes seem to reflect a widespread belief in decreased ability among older workers. What are the realities?

Performance and Age

Sonnenfeld (97) and Shulz and Ewen (92) point out that it is difficult to create reliable experimental tests of memory; nevertheless, researchers continue to devise experiments that approximate as closely as possible the situations that older persons generally, and older workers in particular, face in their day-to-day lives. The results now available suggest "there are systematic decremental changes in cognitive abilities across the lifespan..." (90). However, many of these decrements do not typically begin before age 60 (92).

The occurrence of such memory declines varies considerably "depending on a variety of demographic and other personal characteristics" (91; 45). Some persons maintain almost all their intellectual competence into their 80s (90). Also, the tasks involved in many jobs would not be significantly affected by these declines, whenever they occur. In such jobs, or among affected individuals, external aids and some reorganization of work processes by management can minimize declines in long-term memory. As a whole, there is no reason why many individuals in a variety of employment settings cannot continue working past age 65.

Some high-level intellectual abilities do, however, begin to decline much earlier. Problem-solving (especially in new situations), new learning, and decision speed are all substantially affected by the 50s (8; 98). Clearly, these declines in intellectual effectiveness must play a crucial role in management of a work force where the necessity both of retaining and retraining older workers is becoming more and more important.

These considerations make it clear that there are a number of important issues to be faced. First, there is a need to determine what effect, if any, aging has on continuing competency and workplace performance? Second, what are the best ways to modify the workplace to fit the perceptual and cognitive needs of workers as they age? Third, and perhaps most important, what are the most effective ways of retraining workers to prepare them for the job changes they will face as industry adopts new technologies?

An important aspect of competency is the extent to which acquired expertise in manual, professional and social skills can compensate for age-related losses. Maintenance of performance is something that is often observed

in work settings; it may be either a function of component skills being kept at a high level through constant use, or of new components being substituted. An example of the latter (compensatory) strategy is the older typist who taps the keys less rapidly but looks further ahead in the text (13). Compensatory strategies are also identified by Sparrow (98), who notes that in the case of managers and other professionals, experience often compensates for the obsolescence of their skills (98). The question of how these important compensatory mechanisms work and how they might be enhanced is currently under investigation (see Note 3).

The issue of worker retraining will be an important factor in the successful management of an aging work force. Willis (106) notes that the tradition of making a career choice early and maintaining that career throughout life has largely disappeared. The speed of technological change and the increased specialization of jobs make it very likely that the older worker who wishes to remain in the work force will need to undergo some form of retraining.

If older workers are to be retrained for high-skill positions, more research is needed to determine which training techniques and what job skills are best suited to their capabilities. With the rapid growth of technology, and largely because computers have become an essential component of most work environments, computer design has recently become an important focus of human factors research. Charness (22) points out that little attention has been paid to the need to design systems with the older worker in mind; however, as the work force continues to age, the older computer user will become commonplace, rather than unusual.

Charness (22) finds that most computer systems do not adequately meet the perceptual needs of the older worker. Preliminary studies of video display terminal (VDT) characteristics show that something as simple as the colour of computer displays can have a significant impact on the speed with which middle-aged and older adults read text. Current research into the use of computer systems includes investigation of design--i.e., how features of hardware interface (colour, character, size, contrast, etc.) affect workers of different ages. Research also includes investigation into the efficacy of different training techniques at different ages with the aim of discovering general principles for training older workers. Clearly, if older persons are to be successfully retained in the workplace, there is still much to discover about their potential to acquire new skills and about the most effective methods of training.

Managing an Aging Labour Force

Morrison (69) is just one of a number of authors who have pointed out that labour force problems and challenges are not restricted to the oldest group of workers. These problems often refer to evolving situations rooted in earlier work life phases with consequences frequently extending beyond retirement. Morrison suggests that focusing on older workers diverts attention away from the real issue, which is **managing an aging work force** (69).

While a number of researchers recognize the importance of addressing the needs of workers throughout the workspan, the needs of those in the swollen ranks of middle-aged baby-boomers have been singled out as particularly significant.

The workers entering middle-age today are the baby-boom children and, as mentioned earlier, they comprise a relatively large cohort moving through their career cycle. Their numbers exceed the promotion opportunities available to them. Because of this, Sonnenfeld (97) has warned of "occupational stagnation" similar to the "career plateau" described by Wolf, Neves, Greenough and Benton (108).

Occupational stagnation refers to a lack of vertical movement. As workers reach middle age, the goals they set as young adults have been reached, put aside or abandoned. In order to stay motivated, new challenges and direction are needed; job shifts and/or promotions are a way of supplying this need (Sonnenfeld, 97). Wolf et al (108) have labelled the process of stagnation "career plateauing", and they consider this to occur whenever anyone stays in one position for five or more years.

Both Sonnenfeld (97) and Wolf et al (108) argue that many middle-aged workers will have few opportunities for movement until they near retirement. Similarly, Denton and Spencer (31) have calculated that the cohort reaching their 50s between the turn of the century and 2021 (baby-boom children) will take 4.5 years longer to reach the middle rank of their professions than the cohort preceding them.

Wolf et al (108) recognize that in a situation of decreased promotional opportunities, psycho-social factors are likely to play a very important role in minimizing job frustration. To make continuing jobs interesting until more opportunities for movement open up, they suggest that management look to such organizational techniques as job rotation, sabbaticals and continuing education.

A number of authors go much further, believing that the entire process of work and retirement must undergo radical rethinking and restructuring if tomorrow's work force is to be efficiently managed. Morrison (69) describes a possible model which he calls a "human resource development approach". He sees this model as a far-sighted and comprehensive means for addressing the issues that arise as the work force ages. The key to this approach is a rethinking of the whole concept of pre-retirement programs. In Morrison's view, these programs would be available throughout a worker's career and would touch on a range of issues, including promotions, job changes, retraining/continuing education, changing family circumstances and a flexible approach to retirement itself (69).

Carlson (21) argues that society as a whole will have to undergo a change in attitude so that people cease to think of work beyond age 65 as an unnatural phenomenon. Unlikely as such a shift in attitude may seem, it is much easier to envisage when one recognizes that the community has considered retirement a natural process for less than a hundred years. Prior to the growth in national wealth, the emergence of social security programs in the 1930s, and the need of employers to rid themselves of some surplus labour, very few people could expect to experience what is now taken for granted and known as retirement.

Hayward, Grady and McLauglin (48) believe they have identified a new career pattern showing that the conventional process of retirement is already beginning to change. By comparing American status-based working life tables, they found that increasing numbers of workers are retiring from work more than once. This occurs most frequently, but not exclusively, to workers in "secondary occupations", i.e., those characterized by low status and earnings,

where seniority is unimportant and only nominal skill is required. Secondary occupations also include trained workers in occupations where technology is overtaking their skills (48). As conceptualized by Hayward et al, re-hiring is a process resulting from job loss that may occur several times in the course of a person's career. As this type of career pattern becomes more common, retirement as a one-time ritual of status passage will increasingly give way to retirement as a series of pauses, varying in length and cause, that mark transition points in an ongoing career.

Retirement management is considered by Morris and Bass (67) in their discussion of how to maximize the meaningfulness of retirement for workers by providing opportunities for volunteer and consultative part-time work. They point out that many people who have retired retain valuable skills, which in some cases can be harnessed by the community and employers. If these people cannot find meaningful activity in their retirement, they are, in the words of Morris and Bass (67) in danger of becoming a new class or generation "inutile". The goal is:

> *"a refinement or maturation in (sic) meaning of labor, where work more closely approaches an ideal, where personal interests are acknowledged in search of a balance between work and leisure that provides a high level of individual satisfaction" (67).*

In so doing, they are making a bridge between the financial and psycho-social dimensions of work, and between work and retirement. In each case, the objective is to increase satisfaction by enhancing the meaningfulness of the work a person is doing.

Conclusions

Although declines with age, particularly in cognitive functioning, are pervasive, there are wide individual differences. There is also evidence that, with some basic modifications in the workplace, many older workers can maintain a satisfactory level of performance. Retraining, however, will become increasingly important as industry adopts new technologies.

Employers and researchers who have looked at the potential of an aging work force have realized the need for alterations in the way work is organized. They know there will be skilled labour shortages in particular geographic regions, industries and occupations. They know also that management of an aging work force means more than merely developing programs for the oldest group of workers; they realize also that steps must be taken to accommodate middle-aged and older workers if they are to be retained in the labour force. Some of these steps involve enriching the current work setting; others require psycho-social and financial incentives to keep people on the job beyond age 65; and still others seek to make a smoother transition than is currently possible between work and retirement.

MEETING THE CHALLENGE

As the last section emphasized, management of an aging work force will involve addressing a very wide range of problems in a broad temporal perspective. The work and retirement needs of individuals are so varied that it will take an equally varied set of options to meet them. While successful strategies and solutions will take many forms, they are all likely to be based on the same guiding principle--flexibility. This section focuses on policies and

programs for labour force management and assesses how far Canada has begun to move in the direction of flexibility.

Policies and Progams

As mentioned earlier, unlike the U.S.A., where some legislation has been passed to curtail early retirement, recent changes to programs such as the CPP/QPP have served to **broaden** the eligibility period for receipt of benefits in both directions. Those who wish to retire early are not prevented from doing so, yet encouragement is given to those who wish to continue to work beyond the usual retirement date. This kind of flexibility is in keeping with what the majority of researchers and policy analysts are recommending.

However, despite the flexibility of recent Canadian legislative reform, corporate policy has not adequately anticipated the expanding numbers of middle-aged and older workers who have emerged in the 1980s; those numbers will continue to grow through the 1990s. Keast and Cooperman (53) point out that most corporate policy continues to be designed for a homogeneous work force characterized by youth and single-earner families. Such policies do not suit two-earner families, older workers, female workers or part-time workers. Sonnenfeld (97) notes that, where there have been corporate policy adjustments, they have typically arisen in the U.S.A. in response to the end of mandatory retirement as companies wrestled with getting rid of unwanted workers.

There is some evidence of a discrepancy between what employers may be interested in providing and what potential employees want.

Bird (5), for instance, suggests that the notion of flexibility is, in fact, what attracts senior citizens to later life employment. However, in a survey of managers and employees of the city government of Los Angeles and the Lockheed Corporation, McConnell, Fleisher, Usher and Hade Kaplan (63) did not find flexibility to be an important element in managerial thinking. From interviews with 30 managers, 281 employees and 10 labour representatives, McConnell et al found that managers were very interested in maintaining a reserve labour pool of part-time workers. They were less interested in encouraging job transfers and flextime and did not think job modification was feasible (63). In assessing factors associated with employee interest in working beyond normal retirement age they found such people "...needed to work for financial reasons, were healthy enough to continue working, disliked the idea of retirement and derived a great deal of personal satisfaction from their work" (63).

In Canada, Novak (72) reports that 70% of the 6% of older Canadians who are not working but would like to, say they want part-time work. Despite this desire, and the fact that there is an impending skilled labour shortage, initiatives that offer options and flexibility in either work or retirement are, as yet, limited. Because such initiatives will need to play a very important part in addressing the needs of the labour force, they are considered in more detail in the next section.

Alternative Arrangements in Work and in Retirement

Adjustments in Work Organization

Nusberg (74) has reported on some work done by Casey and Bruche on measures to prolong the work life. While some of these interventions in the social organization of work will principally help those people who are vulnerable to unemployment in later life, some also enable those who like their work to modify the job conditions so that they can stay employed longer. In each case, these provisions are the result of some form of collective negotiation between management and employees. Casey and Bruche advocate: 1) exempting older workers from physically arduous work; 2) making seniority a criterion for the filling of less demanding positions; and, 3) a co-operative approach to solving problems relevant to the work life of older persons (74).

These kinds of interventions complement some alternative work forms. In analysing survey data of managers and blue collar workers in the U.S.A., Shkop (94) found that the most important modifications wished for in the workplace were longer vacations and part-time work. The former desire is consistent with a wish to postpone retirement while making the conditions of work less arduous; the latter amounts to a form of flexible retirement. In each case, the results can be better management of an aging work force and the provision of options for employees that can make both work and retirement more satisfying (Shkop, 1982).

The point is that the transition from work to retirement can be much more continuous than is common today. Options that can be built into the organization of work to satisfy the needs of both management and labour so

that mutual benefits exceed the sum of the parts. The variations possible within what is known as "flexible retirement" provide further clues as to how this can be accomplished.

Flexible retirement

Bird (6) states that the advantage of part-time work for the employee is freedom. She also suggests strategies for obtaining such work: for example, those who want permanent part-time work should look for small, growing businesses that cannot afford full-time people (6). These suggestions should be taken to heart by people interested in flexible retirement with part-time work because, while growing in popularity, such partial employment is still not available for many people (40).

As is often the case in the development of gerontological programming, the countries of Western Europe, and particularly Scandinavia, have been faster off the mark than either the U.S.A. or Canada. Programming in these countries has been initiated by private firms and public pension planners. German BP (British Petroleum) allows workers at age 55 to begin reducing their daily work schedule by two to four hours a day (Nusberg, 1986b, p. 17). In Sweden, since 1976, workers between the ages of 60 and 64 are eligible for partial pensions while continuing to work part-time. Norway has a fully pensionable age of 67, and, since 1984, workers older than 67 have been able to take partial pensions while continuing to work. However, flexible work options for those younger than 67 have not yet emerged very fully in Norway. In Norway and Sweden, the options described above have been created to help reduce unemployment (40; 100; 74).

The need to link government planning to the initiation of flexible retirement programs by private firms is underscored by the experience in France and the U.K. In France, gradual retirement programs, such as that pioneered by Gillette France, were rendered unworkable when the retirement age was dropped to age 60. In England, the government sponsored a "partial job release scheme" that allowed partial retirement where, if the employer replaced the lost time by hiring someone off the dole, lost benefits were made up by the government. Unfortunately, the program was hamstrung by pension benefit disincentives and overly stringent requirements on employers; they could not, for example, combine two part-time positions into one full-time job (74; 39).

In the U.S.A, generally there has been more activity on flexible retirement among private firms than in the government. Overall, there has been more development of flexible retirement options in the U.S.A. than in Canada. Researchers in the U.S.A. have also been more active than their Canadian counterparts in developing models of flexible retirement (88) and collecting data in this area (30).

In a survey of Canadian corporations carried out by the Conference Board of Canada, however, 19% (N=375) of responding firms offered job sharing (which for older persons can be regarded as a form of flexible retirement) as a work alternative to their employees; more than 10% of these firms did so informally. People who are in management level positions and non-unionized firms are more likely to have the opportunity to job share (78).

Despite the very limited opportunity for job sharing, the characteristics of such programs tend to make them attractive to older persons (58). An example

is the case of two senior personnel officers who share a head office management job for the Vancouver City Savings Credit Union (52). Paris (78) also reports that while 49% of the 375 Canadian firms surveyed offered flextime to non-unionized employees, only 10% extended that work alternative to unionized employees. Approximately 25% of the firms surveyed offered part-time work with pro-rated benefits; 26% did not offer benefits to part-time workers (78). As with job sharing, the opportunities for part-time work with benefits are greater for management level and non-unionized workers.

Real attempts at flexible retirement are rare. One very recent example is a funded pilot program of the Canadian Mental Health Association called Work Well in Victoria. This project shows employers how employees can gradually reduce their hours of work over several years. As of early 1988, no Canadian company had adopted the system on a large scale. At the same time, Brasset (15) has reported on an attempt by Mears at the Canadian Council on Social Development (CCSD) to get individuals and organizations to consider seriously the changing nature of work in our society (15).

The Ontario Institute for Studies in Education (OISE) offers a glimpse of what might happen if efforts like those of the CCSD begin to bear fruit. The OISE faculty has recently negotiated a contract which includes provisions for flexible retirement. The OISE Board of Governors granted the contract on the basis of the labour shortage they will face over the next ten years:flexible retirement is a means of keeping some people working beyond age 65. Members of the faculty wanted flexible retirement because they objected to mandatory retirement and sought a more flexible work structure. The contract provides for reduced work-loads, early retirement, normal retirement and service beyond age 65 (50).

Flextime for Employee Caregivers

Reduced and alternative work schedules are important to older workers seeking flexible retirement; they are also the focus of attempts to keep middle-aged workers on the job when they have caregiving responsibilities for elderly kin (78). At present, the options for these persons are few. Goldberg and Kremen (41) note that a failure by policy-makers to take the familial responsibilities of women into account is a factor in what they term the "feminization" of poverty. As the great majority of caregivers are women (55), the connection is obvious. A less obvious point revealed in the Statistics Canada General Social Survey is that among **employed** caregivers, there are as many men as women (55).

Approximately 31% of all Canadian caregivers are employed (55). Of these, 20% resolve the strain of the work/caregiving role by modifying the terms of their employment. As well, American and Canadian data agree that another 10-20% of employed caregivers quit their jobs to become full-time caregivers (55; 27).

With a large proportion of the paid labour force doubling as caregivers, one wonders why this issue has not been addressed sooner. Creedon (27) reports there has been, until very recently, a lack of awareness of the elder care burden on employees. A lack of employee demand, tight budgets and resistance by managers to modifying work schedules and benefit structures has inhibited any adjustment to ease the strain. Paris (78) notes a factor that may be even more important: until large numbers of people began to retire early and others began looking for non-work outlets when they found promotion routes

blocked, employers did not have to address the alternative work schedule needs of their employees. This situation is changing.

The kinds of assistance elder caregivers provide runs the gamut from transportation to personal care, shopping, cooking and yard work (55; 27). Some of these tasks, such as shopping, may require only a few hours away from work each week. Other services, such as personal care, may be intensive and necessitate nearly round-the-clock attendance for extended periods of time. Given the variety in the needs of (partially) dependent elderly persons and the many kinds of demands placed on caregivers, it is clear that a flexible corporate and governmental response is necessary if the needs of each group are to be adequately addressed.

However, the increased costs of a demand for new benefits should be anticipated. An increase in time-off benefits for elder care could be countered by a reduction in other benefits, i.e., sick leave and vacation time. Employers know that in the absence of alternatives, employees use sick leave and vacation time for elder care (107). Also, caregiver stress is a prime source of absenteeism, tardiness, excessive personal use of the telephone and decreased productivity (78; 20). A full 80% of employers in the Conference Board survey who had introduced different kinds of caregiver relief programs felt that such measures had effectively reduced employee absenteeism (78).

The most common forms of support to employee caregivers are information and referral services, i.e. educational seminars on stress management, home nursing assistance, housework assistance, etc. (56; 78). More substantial help is offered by only a few firms. Paris (78) reports that 2% of employers offered assistance to employees who provided care at home, and

another 2% did so for those who supported kin in institutions. As many as 55% of the Conference Board respondents offered leaves of absence as part of their benefit package, although more than half of these companies did so informally, particularly where people use sick leave to care for kin or need special leaves for family reasons. The worker's position in the company hierarchy, which has such an impact on job sharing, is of relatively little consequence in obtaining a leave of absence (78).

General Dynamics is the forerunner in introducing a reasonably sophisticated program of flexible benefits or individualized benefit structures (106). Often this means that beyond some basic level of benefit provision, employees can put together the benefit package most appropriate for them. Some firms also offer salary conversion programs where elder care expenses can be paid in return for commensurate decreases in pay roll. At present, more than 1,000 American firms offer flexible benefit plans (55).

Some American firms have shown initiative in these areas. Remington cost shares with the employees for a respite program. IBM provides a telephone assessment and referral service. Pepsico provides educational information on elder care for employees. Hallmark Cards has a program which combines the Employer Assistance Program (EAP) features of Pepsico and IBM (27; 55; 106).

Most flexible retirement programs are offered by a minority of American firms. It is also the case for EAP packages that facilitate elder care. Very few Canadian companies are active in either area at this time. However, as the Conference Board data illustrate, an increasing number of Canadian firms are acknowledging that being flexible in their benefit structures helps to retain and maximize the potential of needed employees. The Toronto Dominion

Bank examplifies this changing management attitude by offering up to three days leave to any employee suffering a family crisis (36).

Second careers

Lieberman and Lieberman (59) have created a typology to clarify the meaning of the second career. The term typically applies to a second career following normal or early retirement; however, entry to a second career may come about in variety of ways: through a mid-life career change, after child-rearing, following a change of job or through a combination of first and second career (59). The research literature suggests that middle-class business and professional people are most likely to have opportunities for what Tournier calls a "free career" (72).

Bird asserts that people seeking "free careers" are looking for an infinite variety of job characteristics. Many of these people want to take the best part of their first career and develop it further into a second career that is more personally rewarding (6a). In the U.S.A., the American Association of Retired Persons (AARP) has taken over the management of a national data bank that helps people to identify second career employment (87).

In Canada and the U.S.A., there are examples of provincial and state governments establishing retraining programs to assist older persons to develop job skills for their second career (75; 25). However, these job skill programs are based on the idea that people want to work but have skills that are not in demand; in fact, second careers seem to have more to do with a search for job satisfaction than with skills obsolescence.

The Travelers Insurance Company is famous for its Older American Program, which recruits "unretirees" back to work on a contractual basis and usually at less than full-time (35), but Travelers is not alone to offer this kind of program. The Grumman Aerospace Company and a handful of other American firms are also well known for rehiring retired workers to jobs that fall into the category of second careers and/or flexible retirement.

However, "unretired" people are exceptional. Match (62) reports that unless the employee's firm wants him or her back, as in the case of Travelers, the opportunities for middle-class professionals to establish second careers are rare. "Seniors for business" (37) and C.A.S.E. (Counselling Assistance Small Enterprise Program) (51) are two Canadian exceptions to the rule: these are groups of retired business and professional people who work as consultants to advise small business persons.

The "free career" experience of a second career is relatively rare, in fact. In reality, many people in second careers are working at firms like McDonalds, because this is where the labour shortages are.

Perhaps there are avenues not yet explored in North America that can bridge the gap between the "free careers" for "unretirees", which are available to relatively few, and the skills programs that try to find employment for unemployed older workers who need a second career to pay the bills. Sodei (96) reported on the development of Silver Talent Centres in Japan. Sometimes called Cooperatives for the Aged, these centres serve older Japanese people who are trying to merge working for money with working for meaning. Characteristically, the clients of the centres are over 60 years of age. They are looking for work that will make use of their skills and, while not seeking

permanent jobs, they desire employment that pays a fair wage and does not undercut local wage rates (96).

North American hybrids of Silver Talent Centres, it could be argued, exist in some of the employment centres for older persons where the task is to match the people who want or need to work with available jobs. Yet even while there are currently more opportunities in the U.S.A. than in Canada for flexible retirement, flextime for caregivers and second careers, the situation is vastly underdeveloped throughout North America.

In the final section of this report, attention turns to government programs and intervention. What have the Canadian federal and provincial governments been doing, as the work force ages, to address the needs of older workers?

CANADIAN GOVERNMENTAL PROGRESS TO DATE

Federal government initiatives

At the federal level, there are essentially two kinds of policy intervention with implications for older workers. First among these is the Canadian Human Rights Act administered by the Commission of the same name. This act declares that discrimination based on age is against the law (Canadian Human Rights Commission, 1986). Discrimination based on age is also forbidden by the Canadian Charter of Rights and Freedoms. In the case of the Charter, there is a reasonable limits clause that permits firms and provincial governments to claim exemptions. Important as such protections against age discrimination are, they do little to accommodate the needs of older workers or to provide guidance in the management of an aging work force.

Since 1986, a government program providing case-by-case regional and sectoral relief for unemployed older workers is the Program for Older Worker Adjustment (POWA). Its forerunner, the Labour Adjustment Program (LAB) initiated by the Liberal government in the early 1980s provided unemployment insurance level benefits to out-of-work persons at least 54 years of age until they became eligible for Old Age Security benefits at age 65 (17). To qualify, individuals had to have been employed a requisite number of years and be working in either a designated industry (textiles, clothing, footwear and tanning) or in some periodically designated regional industries.

When the LAB program was replaced by POWA, the federal government asked the provinces to contribute to the cost, something the provinces were less than eager to do. To encourage provincial participation, the government announced there would be no new designations for funding. While this failed to move the provinces, it did squeeze unemployed older workers who could not obtain support. As a result, shortly before the last federal election in October 1988, the government announced that it intended to increase its portion of the cost sharing arrangement to 70% (81).

There are at least two drawbacks to the POWA program (apart from provincial reluctance to cost share). The $125 million being put up by the federal government in 1988-1989 was not tied to a site-specific designation system, nor did it target an industry or region, as the LAB program did. Thus, in order for a site and its workers to receive POWA assistance, they must be living in a participating province and must compete with other sites for pieces of a very finite pie being carved up by the federal decision-makers.

While POWA is important as a source of funding to older long-term unemployed persons, particularly as Free Trade is implemented (Poirier, 1988), it is not enough. The well-being of older Canadian workers facing prolonged unemployment is being undermined by a program that has very limited funding and has been subject to federal/provincial wrangling.

Even if POWA payments were adequate, cash payments to long-term unemployed older workers who have exhausted U.I. would not solve the problem. Unemployed persons are part of the labour force, and they want to work. As Carette (9) has argued, there is a need to advocate for retraining programs to help get unemployed people back to work.

Trueman (104) argues persuasively that older workers have traditionally not been targeted for retraining in the federal government Canadian Job Strategy program. In noting that many private employers have retraining programs for older workers, she terms them "usual but invisible" in their effect. Trueman (104) also cites a federal civil servant who maintains that the labour supply is short only in high-skill jobs that older workers cannot easily be retrained for. This means that when an older worker is retrained, they are taking a job someone else could have filled.

The Innovations Program for Older Workers is a federally funded and locally administered employment enhancement project designed to offer wage subsidies and training opportunities to help older persons rejoin the employed labour force. Situated in Hamilton, Ontario, the project was funded in late 1985 under the Innovations program of the Canada Employment and Immigration Council (CEIC), and began operating in spring 1986.

The program was evaluated by Precedent Planning Consultants Limited after the project had been up and running for about a year (62).

With regard to the goals of Innovations, the evaluators found that a flexible wage subsidy paid by the government to private employers was effective in reintegrating unemployed older persons into the work force. The 58% of program participants who found employment in the first year were also then able to gain access to previously unavailable training opportunities. The wage subsidy offset the costs of training new employees and, because of this, employers supported the program. Some employers subsequently hired additional older workers without the subsidy. The re-employed older workers demonstrated a renewed sense of self-confidence in their ability to retrain and accept new job challenges (62).

The success of the Hamilton program is worthy of note because it appears to have overcome the resistance of employers to hiring older workers, a resistance that is associated with training costs and ageist stereotypes about the ability or willingness of older workers to accept retraining. Overcoming such stereotypes was deemed the key to success in a Michigan program to assist older persons back into the work force (12).

The whole issue of the unemployed older worker seems to be receiving higher priority, as evidenced by the 1990 federal budget, which allocated extra funds to CEIC for retraining of the older unemployed worker.

Encouraging as this is, the federal government on the whole has implemented only limited legislation and programming. What is urgently needed is a coherent long-term policy on older workers in an aging work force.

Provincial initiatives

British Columbia

In March 1990, the provincial government announced that it had entered into agreement with the federal government to participate in the Program for Older Worker Adjustment (POWA). Beyond this, the province has recognized that management of an aging work force is an issue, and it is currently developing policy initiatives (S. McClure, personal communication, April 4, 1990).

Alberta

Alberta has directed its employment assistance programs to disadvantaged groups. One such program, the Special Placement Work Experience Program (SPWEP) uses wage subsidies to encourage the employment of disadvantaged workers in the Edmonton area. Among those considered disadvantaged are persons over the age of 45. The Alberta Career Development office pointed out that all of their employment programs are for full-time work (82).

The Alberta programs are very limited in scope, as is the case in most provinces. The SPWEP program is the only one to focus on older workers, but only as one category in a list of disadvantaged people. All their programs are based on full-time employment, and as yet there does not appear to be much awareness of the need for flexible work schedules.

Saskatchewan

In Saskatchewan, as in Quebec and New Brunswick, the principal involvement of the provincial government in programs to assist older workers is with POWA. Saskatchewan and the federal government are negotiating the possibility of provincial involvement in the program (101). Saskatchewan has not worked with business to develop or facilitate any flexible work and benefit programs to accommodate labour shortages arising from an aging work force.

Manitoba

Manitoba, for the most part, does not target employment policies for older persons. Notwithstanding, Manitoba has banned mandatory retirement, and does offer some job sharing programs (26). For job sharing, age is not a criterion and this may reflect pressure from women seeking reduced hours of employment. Regardless, banning age discrimination and supporting job sharing initiatives are indications of the kind of flexibility and awareness of human rights that will be required to address the needs of an aging work force adequately.

Ontario

The report of The Ontario Task Force on Mandatory Retirement (1987) supported greater flexibility in retirement decision-making but did not go so far as to recommend a ban on mandatory retirement. There is a skills program designed to retrain older workers in knowledge-based skills when their industrial abilities become obsolete. The groundwork for this program was laid

with reports in the early 1980s that examined how workers fared after plant closures (66).

It is too early to judge how effective the job skills program will be. The best result will occur if the skills provide retraining relevant to coming labour shortages; however, if it only replaces one industrial ability with another ability in short-term demand, then its utility will be similarly short-lived. The issue of flexible work schedules, to date at least, has not been addressed effectively.

Quebec

As indicated earlier, the involvement of the Quebec government in programs for older workers is largely limited to its participation in the POWA program. Quebec joined the program in the fall of 1988. The province does not have an across-the-board program for older workers. However, Quebec has been progressive in developing legislation that protects older workers. The Quebec Charter of Rights and Freedoms banned mandatory retirement in 1983. The Quebec Human Rights Commission has had several opportunities to test and uphold the pertinent articles of the Charter (H. Tessier, personal communication, March 7, 1991). The Pelletier Commission, created by the Quebec government to recommend orientations in aging policy, has mandated a special task force to look at income security issues including those related to the older worker (H. David, personal communication, March 4, 1991).

New Brunswick

As is the case in several other provinces, New Brunswick is addressing the well-being of older workers on two fronts. New Brunswick has entered into

an agreement with the federal government to participate in the POWA program (Maclean, personal communication, 1989). New Brunswick also legislated against old-age discrimination with the adoption of its Human Rights Code in 1967 (71). Provisions in the code prohibiting discrimination on the basis of age apply to all residents over the age of 19. The age provision of the code has been tested on several occasions by Boards of Inquiry heard before the Human Rights Commission. Section 3(5) exempts an employer from the age protection if it can be shown that age is a bona fide qualification for the job. More significantly, Section 3(6) exempts an employer from the age provision if the firm has a bona fide pension or retirement plan (71; 109). The age provision held up in the cases reviewed for this report, notwithstanding the two escape clauses present in the Human Rights Code.

Nova Scotia

In Nova Scotia, the provincial government's activities in favour of older workers have been mainly through its involvement with the federal government in the POWA program. After an appeal to the Nova Scotia Supreme Court in December 1988 (A. Snider vs Camp Hill Hospital), the 65 upper-age limit for protection under the Nova Scotia Human Rights Act was declared null and void. However, after the recent Supreme Court decision on mandatory retirement, the Human Rights Commission reverted to its previous position and now limits its protection to those under 65. The provincial legislature is presently holding hearings on the reform of its Human Rights Act (F. Comeau-Godin, personal communication, March 8, 1991).

Prince Edward Island

Employees of the provincial civil service are not subject to mandatory retirement, and the minimum retirement age is 60 years of age. While job sharing as a program does not exist it does occur, most often among secretaries. In addition, over the last five years the number of part-time positions with pro-rated benefits has increased. There is a summer leave program that could be attractive to both adult caregivers of elderly persons seeking more time for caregiving, and to older workers wanting to give up full-time work in favour of part-time positions. As a whole, the province of Prince Edward Island, at least in its civil service, has taken positive steps to accommodate the flexible work needs of older persons (28).

Newfoundland

The provincial government is currently establishing eligible sites to provide POWA benefits to workers who have lost their jobs in the phosphorus mines and among fishermen and fish plant employees put out of work by sharply curtailed fish quotas. In addition, the province of Newfoundland is participating with all other provinces in talks with the federal government under the Labour Force Development Strategy. In these discussions, the provinces and the federal government share information on their particular labour force needs (C. Johnson, personal communication, March 20, 1990).

CONCLUSIONS

This paper documents the Canadian case for recognizing the reality of impending skilled labour shortages and feasible responses to this challenge.

These labour shortages will occur concurrently with the ongoing problem of unemployment among older workers. As a result, initiatives by employers and government to correct labour shortages must be based on ideas on how to retain the best people as they grow older, and how to make use of the older unemployed persons.

The labour shortages are the result of declining fertility rates and increased numbers of people retiring early. Declines in fertility throughout this century were, however, briefly interrupted by the baby boom. These individuals are now middle-aged workers. Managers seeking to recruit older persons, if they are not to stall the careers of the middle-aged, must also take into account their desire for advancement.

The intervening variables of supply and demand enter into the work force management equation, along with variables related to the organization of work. While there are exceptions, most governments and firms have not systematically examined the issue of a shrinking labour force or the abilities of older workers.

While research has documented memory losses among older persons, the age of onset and its severity varies widely. Furthermore, the variability of this biological process is set against a great number of possible work situations. In the face of persistent stereotypes regarding the productive ability of older workers, the potential of older persons as workers has yet to be adequately assessed. There is a great need for further research.

Although the problem is chronic rather than emergent, neither governments nor employers have come up with satisfactory strategies for

dealing with unemployed older workers. More often than not, their employment in declining industries means that their job skills are at least partially redundant. However, piecemeal wage subsidies and retraining programs have not dealt with the fundamental issues of long-term unemployment among older persons and potential opportunities for them in an aging work force.

The imminent issue is skilled labour shortages. Employers are just beginning to respond by implementing alternative work schedules. Older workers who are willing to continue working wish more than anything for reduced hours, which can take any number of forms, the most popular ones being part-time work and longer vacations. Even when management and workers have different interests, solutions in the form of altered work schedules can be mutually beneficial. The employer, for example, may be seeking to fill labour shortages in a food service industry. Older unemployed persons might easily step into these positions and might eventually be able to fill some of the skilled positions where the labour supply is inadequate. This will only happen, however, if policy-makers, employers and worker organizations initiate more innovative retraining and job creation programs.

To date, neither employers nor government policy-makers have been sufficiently innovative. The POWA program is a thumb-in-the-dike approach to older worker unemployment, and it underscores the absence of a coherent workplace strategy even as Canada moves to implement the Free Trade Agreement with the U.S.A. Much more must be done to anticipate the dislocations that this agreement may cause and to merge that analysis with demographic trends, especially in terms of the needs of older unemployed workers. If this analysis is done and successfully applied to the situation of

older workers, it would represent the first of a series of flexible strategies needed to manage Canada's aging work force successfully in the 1990s and into the 21st century.

Examination of the research literature makes it clear that government, business and organized labour must work together in order for any strategy involving unemployment among older workers or the management of an aging work force to be successful: this is particularly true when the two issues are considered together, which is part of the movement towards seeing a person's career as a continuous life process, and not merely a series of loosely linked events.

People of both sexes, as their work and family life cycles mature, need opportunities for part-time work and access to leaves of absence. They will be looking for job flexibility during the childbearing years, when they need to provide care for elderly kin and in their 60s when they themselves want more leisure time while continuing to be employed.

If flexible work opportunities are created, positions will become available that unemployed as well as already working persons can step into. One way of accomplishing this in a systematic fashion would be for the federal government, business and labour to examine what kind of firms are in decline. This study could be followed up with an assessment of where surplus workers are likely to cluster. The resulting information could then be made available for use in management planning for an aging work force.

In order to manage an aging work force, there is also a need to analyse what kinds of businesses are likely to suffer labour shortages over the next 20 to 40 years. In so doing, attention should be paid to:

a) Entry level positions where a low fertility rate since the baby boom has resulted in a labour shortage. These jobs tend to be in the service sector, require little training, are often part-time and have typically been filled by young people. In recent years, these jobs have often provided employment to women returning to the work force after some years spent raising children. As noted earlier, while these jobs cannot be considered second careers, they are positions which could be filled by older surplus workers of either sex.

b) Skilled positions where early retirement has depleted the labour supply in growing business sectors. Oftentimes, these are business machine manufacture, communications and financial services companies. If needed personnel are to be retained into their early, and sometimes late 60s, more flexibility in hours of work and benefits will have to prevail.

c) The fact that the task of predicting labour shortages is complicated by not knowing exactly how much of the shortfall will be covered by the continued entry or re-entry into the work force by women, by national policies such as Free Trade, and by international events such as the Gulf War.

In assessing personnel supply and demand, it is important to know how to best fit people who want and need employment into a variety of alternative

work structures. Canadians need to reflect on the policies of the (albeit limited number of) firms that are now encouraging workers to tailor benefits and hours of work to their needs as caregivers or persons wanting to work less hard while continuing to work.

Arranging job sharing, part-time work, leave periods, extended vacations, etc., is not expensive to the employer in terms of cash outlay. In fact, often employees who are more interested in work flexibility than free benefits, will be earning somewhat less in wages in order to cover the benefit costs. Similarly, administration costs in managing alternative work schedules should not be burdensome to employers. Computer modelling for corporate planning and computerized personnel files make feasible the rearrangement of work schedules.

Taken together, the problems Canadians face in shortages and surpluses of older workers over the next few decades do not present insurmountable obstacles. What is required is a willingness to be flexible on the part of all concerned. If this flexibility can be achieved, the outcome should be mutually beneficial to business and labour, and Canadians will move into the next century unfettered by work forms that have outlived their usefulness.

NOTES

1. See Donovan, 1984; Hauser, 1987; Harrick & Sultan, 1982.

2. See also: International Labor Office. (1984). *Employment and professional problems of elderly workers*. Geneva: ILO.

3. Canadian psychologists, Roger A. Dixon and David F. Hultsch from the University of Victoria, are engaged in a large scale empirical-study of skills involved in the delivery of services by the pharmaceutical industry. In particular, the research focuses on the the ability of older pharmacists to perform complex tasks associated with a safe and successful practice.

GLOSSARY OF TERMS

Employed
Employed persons are those who during a given reference period:
a) did any work for pay or profit
b) had a job but were not at work due to illness or disability, personal or family responsibilities, bad weather, labour disputes or other reasons.

Fertility Rate
The average number of births for every woman of child-bearing age in a given population.

Labour Force
The labour force is composed of those members of the civilian non-institutional population, 15 years and over who, during a given reference period, were employed or unemployed.

Labour Force Participation Rate
The labour force participation rate is the ratio, during a given reference period, of the labour force to the relevant source population (the civilian non-institutionalized population,15 years and over).

Median Age
An age at the midpoint of a given population: 50 percent of the population is older than the median and 50 percent is younger.

Not in the Labour Force
Those persons in the civilian non-institutionalized population, 15 years of age and over who, during a given reference period, were neither employed not unemployed.

Older Worker
In this paper the term "older worker" refers to working persons 45 and over.

Retirement
In this paper, the term "retirement" refers to the withdrawal of the older worker from the labour force.

Unemployed
The unemployed are those who, during a given reference period:
a) were without work, had actively looked for work in the past four weeks and were available for work;
b) had not actively looked for work in the past four weeks but had been on layoff, with expectation of returning to work, and were available for work;
c) or had a new job to start in four weeks or less and were available for work.

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